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GOVT PUBNS

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HOMEOWNER - RESIDENTIAL REHABILITATION
ASSISTANCE PROGRAM (RRAP)
HOME IMPROVEMENT LOANS (HIL)
NEW BRUNSWICK

These Programs will be delivered and administered by the
New Brunswick Housing Corporation (NBHC).

1. OBJECTIVE

To assist households in core housing need who own and occupy existing substandard housing, to repair, rehabilitate or improve their dwellings to a minimum level of health and safety.

2. PROGRAM DESCRIPTION

2.1 Homeowner RRAP

Homeowner RRAP provides financial assistance to owners of existing housing accommodation to repair, rehabilitate or improve existing substandard housing which is in need of major repair. Assistance is for eligible repairs to bring the dwelling up to minimum health and safety standards. The assistance is provided in the form of a full term loan, a portion of which may be forgiven, depending on the income of the applicant and continued occupancy of the dwelling. The assistance is available in urban and rural areas on a universal basis throughout New Brunswick. The nature and quality of the repair work is expected to ensure a further useful life of the dwelling of 15 years.



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2.2 Home Improvement Loans

As with Homeowner RRAP, applicants to be eligible for assistance under the Home Improvement Loan (HIL) program must be in core housing need. The HIL program provides financial assistance to owners of existing housing accommodation to repair, rehabilitate or improve existing substandard housing which is in need of major repair. Assistance is for eligible repairs to bring the dwelling up to minimum health and safety standards. The assistance is provided in the form of a renewable loan with a maximum amortization period of 15 years and a payment which will yield a total shelter cost to adjusted household income ratio of not more than 30% of the applicant's adjusted household income. This assistance may have two components: interest write-down and, where necessary, an additional subsidy.

2.3 Cost-Sharing

Eligible costs of the programs will be shared between Canada and New Brunswick as outlined in Section 9, Eligible Program Costs.

Enabling Federal Legislation

National Housing Act:

- . Loans, Section 34.1;
- . Loan Forgiveness, Section 34.11;

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- . Protection of Security, Section 55;
- . RNH Training Funds Program, Paragraph 37(1)(e).

Enabling Provincial Legislation

New Brunswick Housing Act:

- . Section 10(1)(g) and 10(1)(h).

3. ELIGIBILITY CRITERIA

3.1 Delivery Agents

Housing Agencies and other groups or individuals are eligible to act as delivery agents for the programs. Criteria for the qualification of delivery agents will include such elements as technical and financial expertise and will be determined by both parties. Agents will be paid a fee in relation to functions performed. The existing delivery agent network will be retained for 1986. Additional eligible agents required in 1986 and future years will be determined by NBHC in accordance with jointly agreed criteria.

3.2 Clients

Eligible clients for Homeowner RRAP and HIL are homeowners with total household income as defined in Appendix "1" which fall below the core housing need income thresholds. Homeowner RRAP and HIL will be available to eligible clients in urban and rural areas on a universal basis throughout New Brunswick. These two programs may be used individually or stacked together. Rural means rural areas or communities, off-reserve,

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having a population of 2500 persons or less. Rural municipal jurisdictions having a population of greater than 2500 persons but where the population is dispersed (i.e. no population core or centre of more than 2500 persons) are considered rural areas. Owners of housing who are receiving ongoing federal or provincial social housing subsidies are not eligible. This restriction does not apply to additional HIL subsidies provided in subsequent years as permitted under second loan provisions in the program guidelines.

3.3 Property

To be eligible properties must be substandard or deficient and require major repair in one of the following areas: structural; electrical; plumbing; heating; fire safety; and overcrowding in rural areas.

No loan may be made for rehabilitation unless New Brunswick or the local municipality or the authority having jurisdiction has adopted occupancy and building maintenance standards acceptable to CMHC.

Where the adoption of standards is not possible, New Brunswick agrees to deliver the program in accordance with CMHC Standards for the Rehabilitation of Residential Buildings ("RRAP Standards") and is satisfied that occupancy and building maintenance in the case of the dwelling rehabilitated will conform to the RRAP Standards.

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3.4 Repairs

Eligible repairs are those required to bring a dwelling up to a minimum level of health and safety as defined in the RRAP Standards.

3.5 Earning of Loan Forgiveness (Homeowner RRAP)

Loan forgiveness will be earned by the homeowner in equal annual installments over five years provided the applicant maintains continued ownership and occupancy of the dwelling and adheres to all other terms and conditions of the loan commitment.

3.6 Continued Eligibility for Assistance (HIL)

The homeowner is eligible for HIL assistance up to a maximum of 15 years provided he/she continues to own and occupy the dwelling and adheres to all other terms and conditions of the loan commitment.

4. ELIGIBLE PROJECT COSTS/ASSISTANCE

Eligible project costs include, but are not limited to, the costs of eligible repair, rehabilitation or improvement based on either inspectors' estimates or accepted contractors' bids plus legal fees, interest on repayable advances, building permits and the cost of drawings and specifications. Only the cost of eligible repairs as defined in the RRAP standards will qualify for assistance.

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4.1 Homeowner RRAP

The eligible project costs may be financed by loans, a portion of which may be forgivable, covering the cost of eligible repairs required to bring the dwelling up to RRAP standards. Maximum RRAP loans are \$10 000 per unit for urban homeowners and \$25 000 per unit for rural homeowners and will be at interest rates acceptable to both parties. Maximum loan forgiveness is \$5 000 per housing unit throughout New Brunswick, as specified in the Program Guidelines.

Homeowners with adjusted incomes up to \$13 000 will be eligible to receive the maximum forgivable loan depending on repair cost. The amount of forgivable loan will decline to zero for homeowners with adjusted incomes of \$23 000. The definition of adjusted income and the formulae for calculating the forgivable loan are attached as Appendix "1" to this Schedule.

4.2 Home Improvement Loans

The eligible project costs are financed by a repayable loan with an interest write-down and, where necessary, an additional subsidy which will yield a shelter cost-to-income ratio of not more than 30% of the borrower's adjusted annual household income. HIL loans are repaid in equal monthly installments.

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The interest rate charged on HIL loans is the lesser of the Section 34.1 rate or the rate, to zero percent, required to yield annual payments which will maintain the applicant's total shelter costs to adjusted income ratio at 30%. The additional subsidy is granted, if required, to reduce the total shelter costs to adjusted household income ratio to 30%, after the HIL loan interest rate is reduced to zero.

The shelter costs consist of annual principal and interest payments on any loans against the property, annual property taxes and post-rehabilitation heating costs. A shelter cost-to-income ratio of not more than 30% of the adjusted household income shall determine the payment the borrower must pay towards the HIL loan. The difference between the borrower's monthly payment as determined above and the payment required to amortize the loan over fifteen years at the applicable Section 34.1 rate is the monthly assistance provided by the Province of New Brunswick. There will be a minimum monthly payment of \$10 charged, except where existing shelter costs exceed 30% of the adjusted annual household income, in which case, the borrower's monthly payment will be zero for the term of the loan.

There is no maximum loan under HIL, except as determined by a cost-benefit analysis.

5. PROJECT SELECTION/DELIVERY PROCESS

5.1 Client Selection

All clients must be in core housing need. Taking into account the planning process, NBHC will assist eligible clients within priority groups with the intent to distribute assistance to them, in accordance with their relative share of core housing need to each other. In rural areas, a minimum of 6% of the Homeowner RRAP rural budget allocation will be targeted towards Native clients.

NBHC will ensure that all funds to these programs are allocated within the geographic areas specified in the Operating Agreement and to priority groups in accordance with the approved three-year plan attached as Schedule B of the Operating Agreement.

5.2 Delivery Process

Delivery agents, other than NBHC, will enter into an Agency Agreement with NBHC, acceptable to both NBHC and CMHC, which will stipulate the scope, terms, conditions, roles and responsibilities of the agent.

NBHC will be responsible for training, provision of information and explaining program guidelines to delivery agents and will monitor the performance of agents. In addition, NBHC is responsible for loan commitment,

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obtaining loan security, loan advancing and loan administration. NBHC will also conduct periodic monitoring inspections of dwellings to ensure adherence to guidelines and standards.

RNH Training Funds will be provided to enable Native delivery agents to meet their program responsibilities. The RNH Training Funds Programs are described in the Program Guidelines. Funding is shared by NBHC and CMHC.

The delivery agent will be responsible for the explanation of the programs to potential applicants, the inspection of the property to establish eligible repairs, the job specification and cost estimates, financial analysis and loan interview, loan recommendation, progress and final inspections and other responsibilities outlined in the agency agreement between NBHC and the delivery agent.

A Rural and Native Housing Tripartite Management Committee will be established. The Committee will provide a forum for planning and monitoring achievement of the Native component of the Homeowner RRAP program. The Committee will consist of senior representatives from New Brunswick Housing Corporation, the provincial Native organization or association, and the General Manager/Provincial Director of CMHC. CMHC will chair the Committee. The terms of reference for the Committee are set out in Appendix "5" to this Schedule.

6. COMMITMENT

NBHC will approve loan commitments based on the recommendation of the delivery agent after reviewing the application package to ensure compliance with Program Guidelines. A loan commitment under the NHA Section 34.1 or NBH Act 10(1)(g) and 10(1)(h) will be deemed to be made on the date the loan recommendation is approved by NBHC. The Homeowner RRAP loan interest rate will be established by CMHC and will be set in accordance with program guidelines. The HIL interest rate will be established in relation to the Section 34.1 rate as per the criteria in section 4.2. NBHC will deliver to CMHC a notice of commitment on a form provided in the program guidelines within five (5) working days of the end of the month in which the commitment is made.

Loan commitments will be cancelled if rehabilitation has not been started within six months of the date of the notice of commitment.

A commitment on RNH Training Funds is made when NBHC agrees to provide funds for RNH Training to eligible recipients as outlined in the Program Guidelines.

6.1 Commitment Notification/Publicity

All news releases or announcements pertaining to budget allocations or commitments to a project will be in accordance with the Operating Agreement and Program Guidelines.

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6.2 Loan Security

Where NBHC is the Active Party and wishes to take the individual mortgage securities in its own name, a Trust Agreement shall be entered into between CMHC and NBHC.

Security for both forgivable and repayable components will be by mortgage or such other security as is deemed adequate by CMHC and NBHC. Loans of up to \$10 000 under either program may be secured by a promissory note.

Loans in excess of \$10 000 under either program shall be secured by a mortgage.

7. ADVANCING

Where a loan commitment has been made, NBHC will ensure that the appropriate loan security has been obtained prior to any advances being made.

NBHC will make advances based on progress inspections of work completed. Loan advances will be made against the forgiveness portion of the loan first and then against any repayable portion. Prior to a final advance being made, NBHC will ensure that all repairs have been completed and comply with RRAP Standards.

8. PROJECT/PORTFOLIO ADMINISTRATION

Homeowners will be required to repay the non-forgivable portion of the Homeowner RRAP loan over an amortization period of up to 20 years, which shall not exceed the

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useful life of the dwelling. Homeowners will be required to repay the Home Improvement Loan over an amortization period of up to 15 years, which shall not exceed the useful life of the dwelling.

NBHC will be responsible for loan administration after the accounts have been fully advanced. This will include earning of loan forgiveness, occupancy verifications, sale of properties, collections of monthly payments, arrears action, postponement of mortgage security, default procedures, legal action and other requirements in accordance with the Program Guidelines.

In the event that a mortgaged property is acquired under foreclosure and capital funds will be required from CMHC, title of the property must be taken in the name Canada Mortgage and Housing Corporation in order to effect recovery from the federal government. In these cases, approval must be obtained from CMHC prior to taking any legal action. Acquisition of title is not covered by the Trust Agreement referred to in 6.1 Security.

9. ELIGIBLE PROGRAM COSTS

9.1 Cost-Sharing

(a) Subsidies

To measure the sharing of costs, CMHC and NBHC agree to compare:

- RRAP: The dollar value of the forgivable loan commitment.

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- HIL: The net present value of 1) the monthly assistance over the life of the loan calculated using the Section 34.1 NHA interest rate at the date of commitment; and 2) the monthly subsidy amount at the date of commitment, if applicable (based upon mutually agreed assumptions concerning the RRAP rate, income levels and targeting).

This comparison will be made at the time of the preparation of the budget for the upcoming year. As a general rule, the ratio calculated above will be 75/25, unless the ratio of actual commitments on HIL was less than 25% in the preceding year. In that case, the commitments for HIL for the budget year will be raised so that the combined ratio of the budget year and the previous year is no less than 25%.

(b) RNH Training Funds

RNH training funds will be cost-shared 75/25 by CMHC and NBHC.

(c) Agency Fees

Agency fees will be cost-shared annually 75/25 between CMHC and NBHC up to a maximum number of units determined as follows: 1) The portion of the RRAP forgiveness budget, which will be delivered by Agents, plus 33 1/3%, divided by the average agent delivered forgivable loan from the previous year. 2) All other agency fees will be fully funded by NBHC.

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(d) Delivery and Administration Costs

Delivery and administration costs will be shared annually 75/25 between CMHC and NBHC up to a maximum number of units determined as follows: 133 1/3% of the RRAP forgiveness budget divided by the average forgivable loan from the previous year. All other delivery and administration costs will be fully funded by NBHC.

(e) Financing Interest

Financing interest will be paid on the following advances/expenditures made by NBHC:

- 100% of Capital on RRAP loans,
- 75% of RNH Training Funds disbursed,
- 75% of Agency fees for units up to the maximum established by (c) above,
- 75% of delivery and administration fees on RRAP loans for units up to the maximum established by (d) above.

9.2 Final Accounting

If, at the end of the budget year, the value of HIL subsidy commitments has not reached the levels noted in (a) Subsidies above, NBHC agrees to make up this difference in the next budget year by increasing its capital contribution to offset the shortfall in the previous year's contributions.

9.3 Budgetary Costs

Budgetary costs include:

- a) Loan Forgiveness - Upon advancing, that portion of a RRAP loan which is forgivable, as described in Section 4 Eligible Project Costs/Assistance. Fully funded by CMHC.
- b) Home Improvement Loans interest write-downs as described in Section 4.2 to reduce the interest on the loan. Additional HIL subsidy to reduce the total shelter costs to adjusted household income ratio to 30% after the loan interest is reduced to zero. Fully funded by NBHC.
- c) Repayable loans which are deemed uncollectible and written off. RRAP loans fully funded by CMHC, HIL loans fully funded by NBHC.
- d) Acquisition costs not recovered on resale - In the case of acquisitions funded under Section 55 NHA, these will be funded on a 75/25 basis, in all other cases, these costs will be funded 100% by NBHC.
- e) Agency Fees - Eligible charges for agency fees payable to a delivery agent, for each project commitment, as described in Appendix "4" to this Schedule. Where RRAP and HIL loans are made to a single household, only one fee will be paid. These will not be applicable where NBHC is delivering the program directly. Subject to 9.1(c) agency fees will be funded on a 75/25 basis.

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- f) RNH Training Funds provided for approved training purposes to facilitate Native participation in program delivery. Shared on a 75/25 basis between CMHC and NBHC.
- g) Financing Interest - Any financing interest payable on budgetary receipts and disbursements will be calculated at an interest rate acceptable to both parties. Interest in such cases will be calculated on the net expenditures to the date of reimbursement. RRAP financing interest will be fully funded by CMHC. HIL financing interest will be fully funded by NBHC.
- h) Publicity - The costs of eligible program and project publicity measures and materials as agreed upon by NBHC and CMHC. Cost-shared on a 75/25 basis between CMHC and NBHC.
- i) Program Delivery and Administration Costs - Eligible annual costs of delivery and administration based on performance standards acceptable to CMHC will be cost-shared in accordance with 9.1(c) and (d).

9.4 Non-Budgetary Costs

Non-budgetary costs include:

- a) Repayable and Forgivable RRAP Loans as described in Section 4 Eligible Project Costs/Assistance. Upon default, unearned loan forgiveness becomes repayable. Fully funded by CMHC.

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- b) Repayable Home Improvement Loans. That portion of the HIL which is repaid. Fully funded by NBHC.
- c) Eligible Interest - Interest on repayable advances accumulating up to the Interest Adjustment Date at the project's commitment rate of interest. RRAP eligible interest fully funded by CMHC and HIL eligible interest fully funded by NBHC.
- d) Acquisition of Property - The costs of property acquisition where acquired in order to protect the loan security. In the case of acquisitions funded under Section 55 NHA, these will be funded on a 75/25 basis, in all other cases, these costs will be funded 100% by NBHC.

10. BUDGETING AND CLAIMS

The financial reporting requirements for budgeting and claims are outlined in Appendix "3" to this Schedule and detailed in the program guidelines.

11. INFORMATION REQUIREMENTS

NBHC will ensure that all information requirements outlined in Appendix "2" of this Schedule, and specified in program guidelines are provided to the other party. Information pertaining to the achievement of Native

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targets in rural areas will also be made available to the Provincial Native Association/Native Client Representative Group upon request.

Commitment data will be provided no later than five (5) working days following the month a commitment is made. Updates to previously communicated commitment data will be transmitted on a similar basis.

In matters pertaining to the monitoring of delivery agents, the Planning and Monitoring Committee will determine a sample inspection requirement which will permit the assessment of agents' compliance to program guidelines and their delivery performance.

CMHC and NBHC will have full access to the results of the above.

DEFINITION OF TOTAL HOUSEHOLD INCOME

For the purpose of establishing eligibility under RRAP, the total income of the household is the aggregate income, in whatever form received, of the principal income earner and spouse and 25% of the income of all other permanent household members, excluding the income of children in full-time attendance at school.

Income includes:

- Salary, wages, commissions, rents, investment income, part-time earnings, tips, alimony maintenance payments and child support received from a separated/divorced spouse, etc.;
- Unemployment Insurance Benefits, Social Assistance, Mother's Allowance, Welfare, and Family Allowances;
- Old Age Security Pension, Canada Pension Plan, private pensions, disability pensions, annuities, etc.

DEFINITION OF ADJUSTED INCOME

For the purpose of establishing the forgivable loan amount, NBHC will determine the annual "adjusted income" of the household in the following manner:

Exclude from the income of the household:

- family allowances;
- alimony maintenance payments or child support paid to a separated or divorced spouse;

Deduct from the income of the household:

- \$300 for each dependent, includes children in full-time attendance at school and any other dependents with no income;
- work-related earnings of a single parent or working spouse to a maximum of \$1000;

In those cases where an applicant or permanent household member is self-employed, the following applies: The annual income for self-employed individuals is the net income (gross revenue minus expenses) plus capital cost allowances. Examples of assets subject to capital cost allowance are vehicles, buildings, equipment, etc.

A verification/confirmation of income must be obtained for all applicants. For example, a statement signed by the employer, or in the case of self-employed, a copy of the most recent income tax return or other evidence satisfactory to NBHC.

NOTE: Boarders unrelated to the applicant or spouse are not considered to be permanent household members. The net rents received from such boarders for room and board are to be included in total household income.

CALCULATION OF FORGIVENESS - FORMULAE

1. Homeowner RRAP - Forgivable Loan Calculation

The maximum \$5 000 RRAP assistance will be provided to homeowners with adjusted incomes up to \$13 000. Assistance will decline one dollar for each two dollars of income above \$13 000 and reach zero at incomes of \$23 000.

2. Home Improvement Loans - Interest Write-Down Calculation

The interest write-down is the difference between the Section 34.1 NHA interest rate and the rate paid by the homeowner which maintains his total shelter cost to adjusted household income ratio at 30 percent. The actual rate paid by the homeowner is derived from the loan amount, an amortization period of 15 years and the monthly payments required to maintain his total shelter cost-to-adjusted household income ratio at 30 percent.

3. Calculation of HIL Subsidy

Where the borrower's monthly contribution as defined above yields an interest write-down below 0%, the difference between the borrower's monthly contribution and the monthly payment required to amortize the loan at 0% will be the subsidy contribution.

INFORMATION REQUIREMENTS: SUMMARY

Commitment Data RRAP:

- . this data is submitted by way of commitment forms;
- . the commitment forms shall contain the following generic data elements:
 - client name and address;
 - household composition;
 - household income;
 - Native ancestry;
 - household's debt and capacity to pay;
 - pre and post basic shelter costs;
 - description of work done:
 - type and cost of repairs;
 - financing of repair costs:
 - amount of RRAP loan and financing conditions,
 - RRAP loan forgiveness obtained;
 - project description:
 - building type,
 - age of building,
 - location codes;
 - delivery agency identifier;
 - agency fee information;
 - training program information;
 - rural/urban indicator;
 - account identification information.
- . this information, or part of it, will be updated through a project's life cycle (eg.: loan increases, decreases or cancellations to the point of establishment of IAD and final cost).

Commitment Data HIL:

In addition to basic generic data elements concerning clients, projects and financing as specified above, the following information specific to HIL is required:

- amount of HIL loan and financing conditions;
- term of the HIL loan;
- amortization period of the HIL loan;
- principal and interest payment at Section 34.1 rate;
- borrower's monthly payment;
- monthly total subsidy amount.

BUDGETING AND CLAIMS

The financial reporting requirements for budgeting and claims can be grouped by the following categories:

- A. Budget Preparation
- B. Budget Administration
- C. Commitments
- D. Claims
- E. Annual Information - Audited
- Unaudited
- F. Budgetary Expenditure Accruals

For the Homeowner Residential Rehabilitation Assistance Program component, all budgeting, claims and reporting will be segregated into the following activities unless otherwise indicated:

- RRAP - Homeowner - Urban
- RRAP - Homeowner - Rural
- Security Protection - Section 55/NBHC Capital
- RNH Training Funds

For the Home Improvement Loan (HIL) component, all budgeting, claims and reporting will be segregated into the following activities unless otherwise indicated:

- HIL/RRAP
- HIL - other
- Security protection - Section 55/NBHC Capital

A. BUDGET PREPARATION

A three-year financial plan is developed on an annual basis as part of the joint planning process. It identifies planned commitment levels, expenditure levels, and cash flow patterns over the planning period which includes the budget year and the following two years. Commitment activity is planned on a calendar basis whereas expenditure activity is planned on a 31 March fiscal year basis. Cash flow is presented on both a calendar and fiscal year basis for five years. Commitment, expenditure and cash flow estimates for the year preceding the budget year and the two years following the budget year are presented for planning, information and monitoring purposes only.

Budget limits for the budget year are established in Schedule B to the Operating Agreement.

Three-year plans will be established by activity for the following areas:

- 1. Commitments - Units
- 2. Commitments - Budgetary
- Non-budgetary
- 3. Budgetary Expenditures
- 4. Cash Flow Forecast - Budgetary
- Non-budgetary

A. BUDGET PREPARATION (Cont'd)

1. Commitments - Units

Schedules of units committed and the associated repayable loans will be used to derive the forecasts of non-budgetary expenditures. Schedules of units committed and the associated forgivable loans will be used to derive the forecasts of budgetary expenditures.

Data on characteristics of the proposed units, by program - average unit repair costs, total repair costs of the units, projected RRAP lending interest rates, term and amortization periods, average forgiveness per unit and proposed phase-in rates (pattern of proposed interest adjustment dates), total annual interest write-down subsidies, total annual principal and interest payments, will be required to support the derivation of expenditures.

2. Commitments - Budgetary

Commitments for forgivable loans will be expressed in terms of budgetary dollars required. Commitments for RNH Training Funds will be expressed in terms of budgetary dollars required. Commitments for subsidies on repayable HIL loans will be expressed in terms of the net present value of the subsidies required.

- Non-budgetary

Commitments for loans (including both repayable and forgivable components) will be expressed in terms of capital (non-budgetary) dollars required and will be supplemented by data on characteristics of proposed units as described under 1 (Commitments - Units). Where action will be taken to protect the RRAP/HIL security, commitments will be expressed in terms of capital (non-budgetary) dollars required.

3. Budgetary Expenditures

For RRAP-Homeowner and the HIL program, budgetary expenditures will be displayed by type of expenditure (forgivable loans, interest write-down and additional subsidies, loan losses, agency fees, delivery and administration costs, and financing interest) in accordance with program guidelines.

For RNH Training Funds, the amounts to be disbursed will be provided.

4. Cash Flow - Budgetary

A summary of the expected quarterly cash flow of budgetary expenditures will be provided to assist in cash management.

- Non-budgetary

A summary of the expected quarterly cash flow of non-budgetary expenditures for RRAP and HIL loans will be provided to assist in cash management.

B. BUDGET ADMINISTRATION

The approved annual budget is contained in Schedule B of the Operating Agreement. Changes to an approved budget must be determined and communicated in accordance with the Operating Agreement and the guidelines.

DELIVERY AGENT FEE SCHEDULE

Those agents not performing all of the delivery functions will be paid on a pro-rata basis for those functions actually performed. The table below shows the distribution of the fee, by function, as well as by category of loan. The same fee schedule applies whether Homeowner RRAP and HIL are stacked or delivered singly.

Les agents qui n'accomplissent pas tout le travail d'application seront payés au pro-rata des tâches accomplies. Le tableau suivant donne la distribution du droit par étape et par catégorie de prêt.

REFERENCE FEE CHART/
TABLEAU DES DROITS D'AGENCE

	Category I/Catégorie I *			Category II/ ** Catégorie II	
	A	B	C	A	B
	Up To/ Jusqu'à 100 km	101-250km	251 km +	Up to/ Jusqu'à 250 km	251 km +
- Administrative/Administration	\$ 230.00	\$ 260.00	\$ 285.00	\$ 315.00	\$ 350.00
. Each additional unit/ Chaque logement additionnel	15.00	15.00	15.00	15.00	15.00
. Each additional bed-unit/ Chaque lit additionnel	7.00	7.00	7.00	7.00	7.00
- Technical-Initial Inspection/ Technique-Inspection initiale	\$ 160.00	\$ 185.00	\$ 200.00	\$ 230.00	\$ 255.00
. Each additional unit/ Chaque logement additionnel	35.00	35.00	35.00	35.00	35.00
. Each additional bed-unit/ Chaque lit additionnel	17.50	17.50	17.50	17.50	17.50
- Technical-Progress Inspection/ Technique-Inspections d'étape	\$ 210.00	\$ 240.00	\$ 265.00	\$ 290.00	\$ 330.00
. Each additional unit/ Chaque logement additionnel	20.00	20.00	20.00	20.00	20.00
. Each additional bed-unit/ Chaque lit additionnel	10.50	10.50	10.50	10.50	10.50
- All Delivery Functions carried out/ Exécution de toutes les étapes d'application	\$ 600.00	\$ 685.00	\$ 750.00	\$ 835.00	\$ 935.00
. Each additional unit/ Chaque logement additionnel	70.00	70.00	70.00	70.00	70.00
. Each additional bed-unit/ Chaque lit additionnel	35.00	35.00	35.00	35.00	35.00

* Unit is accessible by road/Le logement est accessible par route.

** Unit is not accessible by road/Le logement n'est pas accessible par route.

TRIPARTITE MANAGEMENT COMMITTEE - TERMS OF REFERENCE

The RNH Tripartite Management Committee responsibilities under the rural component of the Homeowner RRAP program are listed below:

- . Proposing annual and three-year housing plans in accordance with the Operating Agreement.
- . Identifying and setting priorities for rural areas and communities requiring Rural RRAP activity in accordance with the Operating Agreement.
- . Ensuring that residents of the selected rural areas and municipalities are properly informed of the program.
- . Establishing the strategy for the delivery of the program within the national guidelines.
- . Determining the role of Native delivery agents and giving them specific direction in carrying out their activities.
- . Coordinating the various activities attendant to the delivery strategy for the program.
- . Monitoring all program delivery related activities on an ongoing basis.
- . Developing and maintaining all necessary information on the housing needs of the client group.
- . Ensuring that there is client counselling service available.
- . Providing direction to Native delivery agents with respect to counselling strategies and ensuring that appropriate resources are available.
- . Coordinating the client counselling activities provincially.

